

Name of Event	Colorado Governor's White House Conference on Aging
Date of Event	June 23, 2005
Location of Event	Adam's Mark Hotel, Denver, Colorado
Number of Persons Attending	300
Sponsoring Organizations	The Colorado Commission on Aging; Colorado Department of Human Services-Aging and Adult Services Division; The Colorado Trust; Kaiser Permanente; Rose Community Foundation; Senior Care of Colorado, P.C.; Home Instead Senior Care; Life Care Centers of America; AARP; Centura Health—St. Anthony Hospital; Colorado Health Care Association; Daniels Fund; Evercare; Piñon Management; Quality Life Management; Sunrise Assisted Living; Colorado Association of Homes and Services for the Aging (CAHSA); Colorado Senior Lobby; Hospice of Metro Denver; Wells Fargo; Denver Regional Council of Governments; Seniors! Inc.; Seniors Resource Center
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*The following information has been collected from stakeholders around the State of Colorado and the information is a summary of comments/suggestions from varied sub-groups and individuals participating in those sub-groups. This is purely a reflection of Colorado stakeholder statements at the conference as part of the input process. This information does not reflect the views of the Governor or his office.*

## First Priority Planning Along the Lifespan

### Barriers

It is very difficult to meet the rising costs of living on Social Security and fixed incomes. Society has not done a good job helping people develop retirement plans at an early age. Due to unscrupulous practices and inadequate laws, many older citizens lose their retirement plans after working many years. Crimes of identity theft and crimes against the elderly are increasing. Con artists prey on older adults scamming them. Abuse, fraud, and exploitation are difficult to prove and prosecutors are inconsistent with taking on such cases. There is no standardization throughout the nation and in communities as to definitions of crimes, punishments and procedures for prosecution. There is no coordination between Department of Justice, Health and Human Services and federal organizations that oversee banking. Banking oversight is very fragmented.

### Solutions

#### Education

- Promote taking individual responsibility for oneself and developing a retirement plan. Teach elementary and middle school students how to plan for retirement. Include curriculum about planning early for retirement, personal retirement account options, Social Security and the importance of economic life planning and learning to save.
- Involve the community, (including churches) in continuing education classes. Encourage outreach to the underserved and working poor and present information in clear and simple terms.
- Promote a senior specific educational TV station in each community.
- Begin transition planning when a new employee is initially hired at orientation and continue throughout an employee's career.

#### Social Security

- Solvency issue should be resolved but not through privatization.
  1. Pay back monies borrowed from the Social Security account and pass legislation to prohibit borrowing from the fund.
  2. Invest Social Security funds in US Bonds to leverage additional funds.
  3. Require all workers to pay into Social Security.
  4. Overturn tax cuts for upper 1%.
  5. Postpone cost of living adjustment.
- Fund Social Security at the level people can live on.
  1. Re-evaluate the cost of living adjustment formula to adequately reflect the true cost of living and adjust to keep up with increased costs including health care.
  2. Raise the cap on wage base from \$90,000.
  3. Retain the wage index in calculating Social Security benefits.
  4. Remove the limits on Social Security earnings after age 62.
  5. Loosen the restrictions to prevent penalties for later marriages.
  6. Do not tax Social Security benefits.
  7. Adjust retirement age.
- Employer based Pension Programs
  1. Ensure that all corporate pension plans are protected and make pension fund protection a priority in corporate bankruptcies.
  2. Encourage individual investment in private accounts to augment Social Security.
  3. Simplify the IRA program-roll over and increase limits of contributions.
  4. Create universal, portable ("traveling") employer/employee pensions.

5. Provide incentives to employers to provide retirement plans for employees.
  6. Ensure that all retirement saving programs are funded by pretax dollars.
  7. Provide tax credits to businesses that hire low-income workers and assist them with developing private retirement plans.
- Protection of Financial Assets
    1. Convene a federal interdepartmental task force to include Health and Human Services, Department of Justice, and the Office of the Comptroller of the Currency to coordinate and strengthen efforts to prevent and prosecute fraud by standardizing definitions, crimes and punishments.
    2. Use media to educate the community about elder abuse, exploitation and identity theft.
    3. Work with national banking institutions to identify and prevent fraud/abuse/exploitation including developing an identity theft alert system with banks and retail businesses.
    4. Encourage companies to provide fraud insurance and create a fraud ombudsman.
    5. Create a "Senior No-Call/No-Mail list" and provide stronger enforcement of "no-call" policy.

## Second Priority Health Care

### Barriers

The cost of health care is too high. Health care terminology and information is complicated and confusing. Community supports and home health care are inadequate in keeping older citizens in their homes and communities. Health care workers are underpaid and it is difficult to attract them into the field of gerontology. The emphasis has been on treatment and not prevention and wellness. People have not been encouraged or able to afford long-term care insurance. There is disparity for people of color and non-English speakers. Rural communities lack access to needed specialists.

### Solutions

#### General Health Care

- Establish a universal health care: single payer or standardized national health insurance that promotes wellness care.
    1. Place emphasis on wellness and prevention based models by:
      - Using and emphasizing multidisciplinary teams of both traditional and alternative care. Insurance should reimburse for alternative care.
      - Educating older adults about nutrition and healthy eating.
      - Making healthy options (walking trails, wellness and senior centers) and healthy food (including vitamin supplements) more available, accessible and affordable.
      - Encouraging the purchase of healthy foods from local growers/providers.
      - Taxing unhealthy "junk" foods at a higher rate.
      - Providing tax incentives to those who exercise regularly (belong to a gym or recreation center).
      - Giving advertisements promoting exercise and healthy eating equal airtime to those advertisements for the latest prescription drug.
  - Cap malpractice suits and keep lawsuits to a minimum.
  - Create an "Elder Issues" Peace Corps to provide education and other services to the aging community.
  - Focus on and fund services that promote independence and remaining in the home.
- Reduce Pharmaceutical Costs
    1. Reorganize/Revamp the FDA.
      - Increase monitoring of pharmaceutical companies.
      - Add testing and education of supplements.
      - Create simplified consumer guides on research results.
      - Decrease the required time for drug testing and shorten the duration of drug patents.
    2. Reduce prescription drug costs.
      - Allow for importation of pharmaceuticals from other countries and evaluate what other countries do to keep the cost down.
      - Ban pharmaceutical advertising on TV.
      - Reinstate competitive bidding for pharmaceutical providers to encourage competition.
      - Create standards for pharmaceutical lobbyists to follow when working with legislators and policy makers.
      - Educate prescribing physicians about the cost of drugs for the consumer.
      - Reduce copyright costs.
      - Eliminate drug waste in institutional settings and re-evaluate the dispensation restrictions for the general public.
      - Require drug manufacturers to provide drugs (at no cost) to treat side effects and problems due to drug interactions.

#### Medicare/Medicaid Changes

- Raise the age limit for Medicare eligibility.
- Crack down on fraud.
- Increase reimbursement rates for caregivers, HCBS, hospice, home health care.
- Require that private insurers pay 80% and Medicare 20%.

- Eliminate the “donut hole” with Medicare.
- Allow the government to negotiate drug prices.
- Thoroughly evaluate and change long-term care policies.
- Increase the reimbursement rate for Medicaid beds in Assisted Living.
- Lift restrictions for caregivers under waiver (HCBS) Programs.
- Increase the Program for the All Inclusive Care for the Elderly.
- Eliminate the prospective pay system for home health care.
- Support the role of Independent Living Centers to return older persons to their homes.
- Create an Ombudsman for older adults living in independent living environments.
- Analyze Medicare/Medicaid rules to eliminate barriers to the development of resources.
- Provide services based on “needs testing” rather than “means testing”.
- Encourage providers to spend more time diagnosing and treating patients and increase the reimbursement rate.
- Investigate using a percentage of the Medicare budget to fund geriatric research and education.
- Include alternative treatment in Medicare Part B.
- Make health care information less confusing and more understandable.
- Increase Medicare reimbursement for Mental Health services and reduce regulations for counseling and in-patient programs.

### Quality

- Simplify and standardize health insurance information into lay terms.
- Require that prescriptions and medical orders be printed.
- Create a national database to link pharmacies and providers nationwide to monitor medications and treatment.
- Require all health care curriculums to include gerontology, mental health and assessment of drug/alcohol usage in seniors.
- Increase the pay of health care workers.

### Change tax laws and provide incentives to:

- Those who want to remain in their homes longer.
- Those who purchase long-term care insurance.
- Caregivers, family, volunteers who provide home-based care.
- Forgive student loans for those who specialize in gerontology especially in rural areas.
- Decrease liability by evaluating liability laws that negatively impact volunteers.
- Encourage the purchase of long-term care insurance.

### Rural Issues

- Increase technology which will promote the use of telehealth and telemedicine.
- Provide federal grant money to provide mobile clinics, health fairs and other health services and information (including end of life information).

### End of Life

- Allow people to have the right to die with dignity, without pain and without government interference.
- Provide more community education on end of life decisions including Medical Durable Power of Attorney, advanced directives, living will, etc.

### Mental Health

- Provide more funding to help indigent adults who do not qualify for Medicaid.
- Discourage marketing that glorifies and promotes alcohol usage.

## **Third Priority Our Community**

### Barriers

Information about community resources is fragmented and difficult to find. It is especially hard for family members to arrange for services out of state. Lack of universal design, community housing, transportation barriers, support services and housing options force older adults to move from their homes and communities into more restrictive settings. HIPAA regulations are too restrictive. Transportation becomes a problem as people are no longer able to drive and public transit options are limited. Insurance liability and cost of gasoline compound transportation. There is a stigma with aging that needs to be addressed in the media and through intergenerational programs.

### Solutions

#### Sharing client information

- Amend Health Insurance Portability and Accountability Act (HIPAA) to ease restrictions and promote sharing by:
  1. Allowing providers to advocate for seniors who can't advocate for themselves.
  2. Allowing “companions” of elderly widows and widowers access to information.

- 3. streamlining HIPAA paperwork and application process.
- Pattern models for coordination between health/aging networks after rural models.
- Promote usage of 5 wishes and "Files of Life".

#### Shortage of paid workers for elderly services

- Increase wages for health care workers and raise minimum wage.
- Analyze liability laws to assure protection.
- Recruit from schools, churches and organizations.

#### Alternative Modes of Transportation

- Assess and reduce liability risks, limit lawsuits and provide protection for people who provide private/volunteer transportation
- Support a variety of transit options by:
  1. Creating a national, uniform transit system that accommodates needs of all including aging and persons with disabilities to include transit aids/companions/drivers with extra skills to assist these populations.
  2. Developing more night routes and stops.
  3. Revamping and reviving passenger rail and Greyhound Bus, to include better scheduling, and provide incentives to transport these populations.
- Encourage schools and private organizations (long-term care facilities) to allow seniors to use buses for transportation (especially in the rural areas).
- Simplify federal funding for transit.
- Establish "mini bus" transportation in smaller communities to increase independence and freedom to make choices around shopping, and other appointments.
- Move traffic signs back, create larger lettering and implement universal pictures on signs instead of print words.

#### "One-Stop-Shops"

- Create a National Gray Pages to provide nationwide reliable information on community resources, health care and other resources available to older citizens.
- Hire a national spokesperson for education and advocacy of older issues (i.e. Oprah Winfrey.)
- Create a national website for senior information (e.g. Senior Education Alliance).
- Create and fund national entities such as 2-1-1.
- Utilize electronic media (TV and late night radio) for informational/educational announcements.
- Fund centers to provide information on guardianship, living wills, community resources, disease management, grief, volunteer resources, social opportunities, employment, etc.

#### Housing

- Fund/develop more subsidized housing that is accessible (ramps elevators, doorways etc).
- Encourage maintenance free, universal design and promote accessible housing in communities.
- Establish a diverse national taskforce to explore and create Naturally Occurring Retirement Communities (NORCs) and fund programs, mandates and initiatives that support senior-friendly and affordable housing communities.

#### Caregiver Support

- Change Older Americans Act to mandate funding for community and family focused care coordination, create flex accounts for adult care, and expand Family Leave Act to cover unrelated adults living together.
- Create affordable or federally funded respite care and other in-home services.
- Fund senior needs by doing away with tax cuts.

#### Intergenerational Programs

- Address barriers that prevent intergenerational activities i.e. transportation.
- Create and fund more intergenerational activities like story telling, living history programs in schools, partnerships between schools and Senior groups (substitute teachers and transportation using the school buses) and send students to institutional settings for history lessons, etc.
- Evaluate barriers that keep older citizens from joining the Peace Corps.

### **Fourth Priority The Workplace**

#### Barriers

Ageism and discrimination are difficult to prove. Seniors are devalued and often underpaid for what their skills and employment history warrant. Social Security and other pensions create barriers to the return of older workers to employment. Some categories of older workers may lack technology skills to re-enter the workforce. Aging often requires flexibility in working conditions, hours, etc. There are many myths about older workers, and there has been no national campaign to dispel myths and create incentives to hire older workers.

#### Solutions

##### Opportunities for Older Workers

- Identify, clarify and verify barriers to workplace entry.
- Assess Social Security penalties, remove cap on earnings, eliminate disincentive to drawing Social Security.
- Ensure that private pension provisions do not prevent older persons from working.
- Assess transportation barriers; provide incentives for employers to provide transportation.
- Reduce cost of auto insurance for senior citizens.

- Eliminate mandatory retirement age requirements.
- Encourage flexible hours, benefits, training, tele-commuting, work at home, job sharing.
- Encourage employer contributions toward Medicare supplements of Part B premiums in lieu of wages or health insurance.
- Assure that companies pay the older worker what their skills and experience demand.
- Simplify and encourage reentry into the workplace.

#### Employer incentives: training, retraining, retaining

- Hire national spokesperson to conduct a national marketing campaign that promotes hiring older workers and dispels myths; spotlight companies that hire older and intergenerational programs.
- Create a barter system where hours could be exchanged for other goods, services, Social Security credits, utilities, prescriptions, rent, etc. instead of wages.
- Provide incentives (e.g. tax) for companies that employ older workers especially as consultants/trainers for transitional teams.
- Encourage retiring later.
- Promote wellness in companies to maintain a healthy workforce and improve longevity/productivity of older workers.
- Provide incentives for intergenerational cross training.
- Create an employment center that assesses older workers skills, provides job placement and provides a clearinghouse where employers can get information about senior candidates.
- Provide federal grants to retrain older workers.

#### Use of Technology

- Train older workers to develop skills with technology and computers.
- Provide free slots in college classes for seniors.
- Mandate that college/high school graduation requirements include volunteer time to train/mentor older workers on computer applications, software and programs.

#### Ageism/Age Discrimination

- Enact tougher laws against discrimination (Age Discrimination is hard to prove.)
- Enact legislation that mandates a quota for companies to hire senior workers at comparable wages to other employees and commensurate with older employee's skill level.
- Mandate ageism in all educational curriculum kindergarten through college.
- Develop a program to use older adults as substitute teachers/teachers during teacher shortage.

### **Fifth Priority Social Engagement**

#### Barriers

Elderly people can be isolated. Society needs to promote integrating elderly and non-elderly and reaching out to seniors to involve them in the community and utilize their skills. Lack of transportation options compounds the isolation. Limited vision, the aging process and other effects of aging make it difficult for seniors to drive their own cars and navigate traffic.

#### Solutions

##### Integration of the elderly with the non-elderly community

- Promote granny housing/co-op housing/accessible/intergenerational community/shared housing.
- Promote intergenerational social events and mentoring programs.
- Provide tax relief to seniors who own their own homes.
- Support and recognize relationships outside the traditional marriage so benefits are not impacted.
- Provide more home help/care to allow older citizens to remain in the community.
- Provide cost-effective (e.g. school buses) on demand transportation that meets the needs of older citizens to work, be involved in recreation and the community, not just medical transportation; expand routes.
- Analyze the benefits/replicability of Sweden's elder care.
- Initiate a national print and electronic campaign to target the image of Elderly/Aging and depict the population as strong, intelligent, engaged; encourage newspapers to run columns written by people over 50; use seniors as models in ads.
- Produce a reality TV show targeting aging issues.
- Change the language describing this population e.g. find a more positive word to replace "Senior."
- Develop, fund and integrate creative aging opportunities throughout communities using the National Center for Creative Aging Model.
- Examine and change insurance regulations to cover volunteer drivers, expand volunteer driver/volunteer escort insurance coverage.
- Expand the senior companion program to serve those who are largely confined to their homes or who lack support from family and friends.
- Require more advocates for seniors in social and medical settings.
- Require that boards, federally funded grants and programs utilize the services of older citizens.
- Provide senior citizens with a break on the price of gasoline.

##### Effective individual adaptation to the conditions of aging

- Promote a national fitness campaign to emphasize the importance of exercise.
- Emphasize the importance of long-term care insurance.

- Provide incentives for older people to enroll in driver-safety courses e.g. AARP's 55 Alive course.
- Create public/private partnerships between employers and community organizations that serve the older population.
- Fund social support programs.
- Make changes to highways/streets/traffic flow to include:
  1. Mandating larger letters on street and highway signs with universal symbols in addition to words.
  2. Improving lighting to assist with reading road/street signs at night.
  3. Creating more protected left-turn lanes at intersections.
  4. Creating advanced information and consistently placed signs for streets and public buildings.
  5. Maintaining roads and highways with clear delineation by making sure paint lines can be seen and directional arrows.
  6. Increasing classes that are available to educate individuals about sharing roadways.
- Encourage universities to educate senior citizens by:
  1. Developing and tailoring a curriculum and degree programs for older citizens.
  2. Integrating college classes with seniors and youth, especially computer classes.
  3. Providing free and reduced costs for computer skills training/classes.
  4. Conducting a campaign for computers to be fixed and donated to seniors.

## **Sixth Priority The Marketplace**

### **Barriers**

Product development has not included senior input in product design and manufacture. Consequently, many new products are not easy to use due to size, small print, tight fitting lids, etc. Technology can be intimidating for older adults to use.

### **Solutions**

#### **Developing/Promoting New Products**

- Consult with disability groups that serve persons who have hearing and visual losses to determine what contrast is easier to read, etc.
- Advertise with larger print.
- Advertise that adaptive equipment is available and centralize a repository for assistive devices and information about resources and provide a guide.
- Require large print on medications and use un-childproof caps that are available for over-the-counter drugs so older citizens can open more easily (for public safety have them available behind the pharmacy).
- Simplify written and spoken language in financial, health, legal and insurance industries.
- Train customer service agents to speak clearly, distinctively, and slowly to older citizens and encourage business to provide age appropriate goods and services, e.g. people to talk to instead of recorded messages and complicated phone menus.
- Simplify remote controls and technological devices.
- Encourage multidisciplinary design approach for all new technologies and products to ensure that older citizens can use and benefit; use older citizens for test market and focus groups.
- Continue to produce cell phones that are larger and have larger numbers for older citizens.
- Bring services to the community in a mobile van.
- Develop day care centers that mix elderly and children.
- Encourage private businesses/media to market low-cost, affordable technology to seniors.
- Require universal design codes to build more life-span housing.
- Provide on-call technology navigators and conduct an outreach campaign to promote navigators in health facilities, churches, catalogues, utility companies and the media.
- Improve communication resources-Yellow book, AAA, Silver Key.
- Develop more computers that are voice-activated.
- Provide pre-paid cell phones for seniors for emergencies with pre-programmed emergency numbers.
- Use technology to remind seniors when to take medication.